**FAMILYGUARD** 

**HOME INSPECTION REPORT** 





**Inspector: Alex Bishop** 

License #: HI01600042

305 E. Highland St. Albion, IN 46701 Inspection Prepared For: Seller

Date of Inspection: 9/17/2025

Age of House: 175 Years

**Weather: Clear** 

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# Report Summary

The summary below consists of potentially significant findings. These findings can be a safety hazard, a deficiency requiring a major expense to correct or items I would like to draw extra attention to. The summary is not a complete listing of all the findings in the report, and reflects the opinion of the inspector. Please review all pages of the report as the summary alone does not explain all of the issues. All repairs should be done by a licensed & bonded tradesman or qualified professional. I recommend obtaining a copy of all receipts, warranties and permits for the work done.

Basement		
Page 26 Item: 3	Foundation/Floor	• Moisture/dampness observed within the basement. This is considered a defect. An active or intermittent water source can cause mold growth and property damage.
	ctc/Columns	• Exit holes observed. Exit holes are an indication of an infestation of powderpost beetles. Powderpost beetles are a wood destroying insect and can cause structural damage and property damage.

# Grounds

## 1. Driveway





Grass/gravel driveway.



Cracks and deterioration along the driveway.

## 2. Service Walks/Steps





Uneven surfaces along the service walks.



Loose handrails.



Uneven steps.

## 3. Hose Bibs

Findings:
• No apparent exterior hose bibs observed

### 4. Landscaping





Vegetation against the siding/in proximity of the siding. This is not a recommended practice. Vegetation has the potential to harbor insects, wood destroying insects, rodents and hold moisture. Insects, wood destroying insects, rodents and moisture have the into the house and potential foundation insects, rodents and moisture have the potential to create future problems for a house, such as structural damage, pest infestation and wood rot damage.



Negative sloped grade. A negative sloped grade is not a recommended practice. A negative sloped grade can cause excessive water to flow towards problems due to excessive hydrostatic pressure.



Vegetation against the siding/in proximity of the siding. This is not a recommended practice. Vegetation has the potential to harbor insects, wood potential to create future problems for a house, such as structural damage, pest infestation and wood rot damage.

## Roof

## 1. Roof Visibility

Findings:

All

## 2. Roof Layers

Findings:

Appears to be 1 layer

## 3. Roof Type

Findings:

Asphalt

## 4. Approximate Age of Roof

Findings:

• 1 - 5+ years

### 5. Condition

Condition:

• Brackets/anchor bolts on roof





General photo of the roof.



Tree branches observed along the roof.
Falling tree branches can cause
damage to the roof system, thus
resulting in water intrusion into the
attic/house.



Dish mounted to the roof. While mounting a dish to a roof is a common practice, it is not a recommended practice due to the anchor bolts that penetrate the roof shingles, underlayment and sheathing, thus creating a potential leak point.



General photo of the roof the shingles.

# **Exterior**

## 1. Chimney/Fireplace



Findings:

• It is always recommended before buying a house with a chimney to have a licensed chimney/fireplace professional further evaluate the chimney to ensure it is in good working condition and is safe for usage.



The chimney does not have a rain cap/spark arrestor. A rain cap/spark arrestor keeps rain water, small animals and pests from getting within the chimney. A spark arrestor prevents the emission of flammable debris from combustion sources. Spark arrestors help prevent surrounding objects from catching on fire, such as a tree or roof.



Cracks along the chimney. Cracks are considered defects and potential leak points.

### 2. Gutters

Findings:

Need to be cleaned

### 3. Siding

Marginal

Marginal

Findings:

- Discoloration
- Cracks and holes in siding, loose/detached siding, gaps in siding and missing siding have the potential to allow water/moisture, insects, bats, mice, wood destroying insects, pests, and rodents into the framing of a house. The intrusion of water/moisture, insects, bats, mice, wood destroying insects, pests, and rodents has the potential to cause damage to a house, such as wood rot, mold, property damage and structural damage.
- Recommend general contractor further evaluate and make necessary repairs



Discoloration along the siding.



The siding is in proximity to the ground. Siding should have at least 6 to 8 inches of clearance above the ground. Maintaining proper clearances reduces access to wood structures behind the siding and helps preserve the house. The proper clearances help restrict access from wood destroying insects and/or moisture/water that might find its way behind the siding.



Discoloration along the siding.



Damaged siding.



Exposed foam spray along the exterior of the house. This is considered amateur craftsmanship. Foam spray is not rated for exterior use. Amateur craftsmanship is prone to failure and leakage. This installation of the dryer vent is unconventionally.

### 4. Exterior Electrical

### Findings:



No apparent exterior receptacles



Exposed wires. This is a potential safety hazard.

## 5. Wood Destroying Insect Damage/Treatment

### Findings:

- Limited visibility
- Exit holes
- Finished walls/ceilings
- Cabinetry/shelving
- Exterior siding
- Dense vegetation
- Moisture/dampness observed in basement/crawl space
- Please review entire report
- Dirt floor in the crawl space
- Powderpost beetles

# Garage

## 1. Overhead Door(s)





Dents/damage along the overhead garage door.

## 2. Automatic Opener

Findings:
• Operable



## 3. Safety Reverse



## 4. Floor/Slab





9" X 9" floor tiles. These tiles are potentially asbestos based tiles. Asbestos based products are considered a potential health/safety hazard.



Cracks and deterioration along the floor.

### 5. Walls/Ceiling





The interior wall that separates the garage from the interior of the house is not covered with gypsum board. The lack of gypsum board is a potential fire hazard. Interior walls between the garage and living areas should be covered with gypsum board.



The column does not have bolts/fasteners to the beam. This is considered abnormal. Bolts/fasteners brace the column to the beam to ensure and maintain structural integrity and to prevent the column from experiencing lateral movement. The lack of proper bolts/fasteners is considered amateur craftsmanship. Amateur craftsmanship is prone to failure.

### 6. Doors





The door that separates the interior of the house from the garage is not a proper fire rated door. This is a potential safety hazard.

### 7. Electrical



Findings:
• Non GFCI protected



The wires are not wrapped in conduit. This is considered abnormal, amateur craftsmanship and a potential safety hazard. Wires should be wrapped in conduit to protect both humans and the electrical wiring. Wires that lack conduit can potentially get pulled, become loose, or damaged, thus creating shock hazards and/or fire hazards.



Two prong receptacles. Two prong receptacles are not grounded.

### 8. Windows



# Kitchen

## 1. General



Kitchen.

## 2. Cabinets/Countertops



## 3. Sink/Faucet/Plumbing

Findinas



• Limited visibility underneath the sink



S-trap underneath the sink. S-traps no longer meet modern day plumbing standards. S-traps have the potential to siphon and become dry, thus creating the potential to allow sewer gases into the house. S-traps have the potential to make a knocking/gurgling sound when draining.



Aged galvanized water lines/pipes.
Galvanized pipes no longer meet
modern day plumbing standards.
Galvanized pipes are prone to corroding
from the inside out. Galvanized pipes
are towards the end of their life
expectancy. Repairs or replacement to
galvanized pipes should be anticipated.



There are no water shut off valves underneath the sink.

## 4. Walls/Ceiling



### 5. Floor



Findings:

• Squeaks



Unfinished floor/missing floor coverings.

### 6. Doors



### 7. Windows



## 8. Electrical



Findings:

- Non GFCI protected receptacles
- Open ground



Two prong receptacles. Two prong receptacles are not grounded.

## 9. Range





No anti-tip bracket. This is a potential safety hazard.

## 10. Exhaust Fan

- Findings:
   Inoperable
- Aged

## 11. Refrigerator



# Laundry

## 1. General



Laundry.

## 2. Dryer Exhaust

Findings:



Recommend cleaning ductwork

## 3. Receptacles/Lights





Cloth sheathing wiring observed. Cloth sheathing wiring is considered aged wiring. The cloth sheathing can become brittle due to age, thus causing wires to be exposed, which can cause spark, arcing and or fire. Also, cloth sheathing can potentially have asbestos in it. Asbestos is a potential safety hazard.

## 4. Plumbing





The washing machine unconventionally discharges into the floor drain/pit. This is not a recommended practice and does not meet the industry standard. The washing machine should discharge into the main drain pipes. Recommend licensed plumber further evaluate and make necessary repairs.



Rust/corrosion along the washer hook up lines.

## 5. Dryer

Findings:
• Aged

## 6. Washing Machine

Findings:
• Aged

# Bedroom 1

## 1. General



Bedroom.

## 2. Walls/Ceiling



Findings:

Discoloration



Discoloration along the ceiling tiles.



Flaking and peeling along the walls.



Discoloration along the walls.

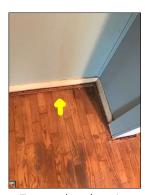
## 3. Floor



Findings:
• Slopes



The floor slopes. This is considered abnormal and a defect.



Exposed tack strip.

## 4. Doors





Low overhead clearance. This is a potential safety hazard.



The door rubs the frame during operation.

## 5. Windows



## 6. Electrical





Open ground receptacles.



Two prong receptacles. Two prong receptacles are not grounded.



The ceiling light is missing its globe/cover.

## 7. Heating Source

Heating source observed:

Yes

# Bathroom 1

## 1. General



Bathroom.

## 2. Sinks/Plumbing

Findings:
• Limited visibility underneath the sink





Missing drain stopper.



S-trap underneath the sink. S-traps no longer meet modern day plumbing standards. S-traps have the potential to siphon and become dry, thus creating the potential to allow sewer gases into the house. S-traps have the potential to make a knocking/gurgling sound when draining.



## 3. Shower/Bathtub

Findings:

Aged cast iron bathtub





Missing drain stopper.



Mold like substance.



The faucet has been replaced with a The faucet has been replaced with a spray hose. This is considered abnormal. Also, this is a safety hazard as the spray hose could get submerged in bathtub water, thus potentially contaminating drinking water due to dirty bathtub water gaining access to water supply lines.



Inoperable spray hose. Opening the handles/valves did not call for water.

## 4. Toilet





The toilet continuously calls for water. This is considered abnormal and a defect.



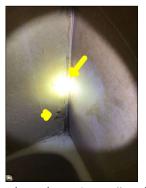
Rust and corrosion along the toilet anchor bolts. This is considered a defect and the rust and corrosion can cause the toilet to become loose and potentially leak.

## 5. Walls/Ceiling





Unconventional flex and movement along the walls.



Flaking and peeling along the walls. Also, mold like substance as mentioned in the bathtub section.

## 6. Floor





Unfinished floor/missing floor coverings.

## 7. Doors





The door does not close properly.

## 8. Windows





Aged window. That has a board over it.

## 9. Electrical





The light is inoperable.



Non GFCI protected receptacles.



Open ground receptacles

## 10. Exhaust Fan

Findings:

- None
- Please note, the lack of a bathroom exhaust fan is not a recommended practice. The lack of an exhaust fan can allow humidity levels to rise in the bathroom during hot showers/baths. An active or intermittent water source can cause mold growth and property damage.

## 11. Heating Source

Heating source observed:

Yes

# Living Room

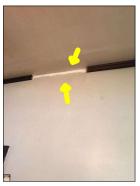
## 1. General



Living room.

## 2. Walls/Ceiling





Missing trim sections.



Holes/damage along the ceiling.



Cracks along the walls.

## 3. Floor

Findings:

Squeaks





The floor slopes. This is considered abnormal and a defect.

## 4. Ceiling Fan



## 5. Doors



Findings:
• Aged entry door



Torn weatherstrip along the door.

## 6. Windows





Aged window.

## 7. Electrical





Open ground receptacles.

## 8. Heating Source

Heating source observed:

# Dining Room

## 1. General



Dining room.

## 2. Walls/Ceiling





Findings:
• Flaking/peeling



Flaking and peeling along the walls.



Cracks along the ceiling.



Cracks along the walls.



Cracks and deterioration along the walls.



Discoloration along the ceiling. Discoloration along the ceiling is considered abnormal and a defect. An active or intermittent water source can cause discoloration, mold growth and property damage.

## 3. Floor





Unconventional nails sticking out from the floor.



Exposed tack strips.

## 4. Ceiling Fan



## 5. Windows



## 6. Electrical





Two prong receptacles. Two prong receptacles are not grounded.

## 7. Heating Source

Heating source observed:

Yes

# Family Room

## 1. General



Family room.

## 2. Walls/Ceiling



## 3. Floor



Findings:

• Squeaks



Uneven surfaces along the floor. Uneven surfaces are a potential trip hazard.

## 4. Doors



Findings:
• Aged entry doors



Flaking and peeling along the doors.

## 5. Windows



## 6. Electrical





Missing switch and receptacle covers.



Two prong receptacles. Two prong receptacles are not grounded.

## 7. Heating Source

Heating source observed:

Yes

# Attic/Structure/Framing/Insulation

### 1. Access

Accessibility:

• There is no apparent attic access point within the house or outside the house. Attic systems and components could not be inspected.

## **Basement**

### 1. Stairs



Findings:

- Risers/treads uneven/abnormal/narrow
- Low overhead clearance

## 2. Foundation Type

Findings:

- Concrete block
- Stone
- Brick

## 3. Foundation/Floor



Findings:

- Limited visibility
- Signs of moisture/dampness
- Signs of previous water intrusion
- Efflorescence
- Mold like substance
- Recommend structural engineer further evaluate and make necessary repairs

Observations:

• Moisture/dampness observed within the basement. This is considered a defect. An active or intermittent water source can cause mold growth and property damage.



Moisture/dampness observed. This is considered a defect. An active or intermittent water source can cause mold growth and property damage.



Discoloration observed. Discoloration is considered abnormal and a defect. Discoloration can be caused by an intermittent or active water source. An active or intermittent water source can cause mold growth and property damage.



Mold like substance. An active or intermittent water source can cause mold growth and property damage.



Mold like substance. An active or intermittent water source can cause mold growth and property damage.



Mice/rodent droppings observed. Wildlife activity can cause property damage.



Aged oil tank observed in the basement.



Excessive debris and clutter observed in the basement. Visibility and accessibility were limited.



Deterioration along the field stone foundation.



Deterioration along the foundation wall. This is considered abnormal and a



Dirt floor observed within the crawl space. Dirt floors are not recommended. A dirt floor can allow the intrusion of moisture, insects, wood destroying insects, radon, mice, and rodents. An active or intermittent water source can cause mold growth and property damage, such as wood rot damage. It is recommended that dirt floors be properly encapsulated.



Crack along the foundation. Cracks are Crack along the foundation. Cracks are considered a defect. Cracks should be of moisture, insects, wood destroying insects, mice, and radon.



considered a defect. Cracks should be repaired/sealed to prevent the intrusion repaired/sealed to prevent the intrusion of moisture, insects, wood destroying insects, mice, and radon.



Crack along the foundation. Cracks are considered a defect. Cracks should be repaired/sealed to prevent the intrusion of moisture, insects, wood destroying insects, mice, and radon.

### 4. Electrical





Cloth sheathing wiring observed. Cloth sheathing wiring is considered aged wiring. The cloth sheathing can become brittle due to age, thus causing wires to be exposed, which can cause spark, arcing and or fire. Also, cloth sheathing can potentially have asbestos in it. Asbestos is a potential safety hazard.



Aged fuse panel. Fuse panels no longer meet modern day electrical standards and are considered a safety hazard due to their age. Recommend upgrading from the fuse panel to a modern day electrical panel.



Loose electrical components. This is a potential safety hazard.

Marginal



Exposed wires. This is a potential safety hazard.

## 5. Beams/Subfloor/Joists/Columns

Findings:

- Limited visibility
- Wood destroying insect damage
- Recommend structural engineer evaluate Observations:
- Exit holes observed. Exit holes are an indication of an infestation of powderpost beetles. Powderpost beetles are a wood destroying insect and can cause structural damage and property damage.



Exit holes observed. Exit holes are an indication of an infestation of powderpost beetles. Powderpost beetles are a wood destroying insect and can cause structural damage and property damage.



Unconventional alterations and column supports. This is considered amateur craftsmanship. Amateur craftsmanship is prone to failure.



Exit holes observed. Exit holes are an indication of an infestation of powderpost beetles. Powderpost beetles are a wood destroying insect and can cause structural damage and property damage.



Unconventional alterations and column supports. This is considered amateur craftsmanship. Amateur craftsmanship is prone to failure.

### 6. Plumbing/Drainage







Aged galvanized water lines/pipes. Galvanized pipes no longer meet modern day plumbing standards. modern day plumbing standards. Galvanized pipes are prone to corroding Galvanized pipes are prone to corroding from the inside out. Galvanized pipes are towards the end of their life expectancy. Repairs or replacement to expectancy. Repairs or replacement to galvanized pipes should be anticipated. galvanized pipes should be anticipated.



Aged galvanized water lines/pipes. Galvanized pipes no longer meet from the inside out. Galvanized pipes are towards the end of their life



Rust and corrosion along the plumbing pipes.



Rust and corrosion along the plumbing pipes.

## **Interior**

## 1. Smoke/Carbon Monoxide Detectors

Safety Tip:

• FamilyGuard recommends at minimum, a smoke detector be present in all bedrooms and an additional detector outside each sleeping location. Also, FamilyGuard recommends a carbon monoxide detector and smoke detector be present on each living level, including habitable attics and basements.

### 2. Additional Information

Additional Information:

 FamilyGuard always recommends performing a radon test and mold air quality test before purchasing a home.

Radon is a colorless, odorless, tasteless, and chemically inert radioactive gas. It is formed by the natural radioactive decay of uranium in rock, soil, and water. It can be found in all 50 states. Radon is the number one cause of lung cancer for non-smokers. Testing for radon is the only way of knowing how much radon is present in the house.

Mold is a living organism. Mold grows wherever it gets enough moisture/water to grow. An active or intermittent water source, such as a leaking plumbing pipe, water intrusion from the exterior, foundation leaks, or high levels of humidity can cause mold growth. Mold eats the material it grows on. Mold has the potential to cause property damage, such as wood rot or structural damage. In addition, mold spores can be released into the air and can cause respiratory problems, coughing, headaches, eye irritation, skin irritation and other health issues for those dwelling in the house. Performing a mold air quality test is the only way to know if mold levels are abnormal in the house. A mold air quality test can also sometimes help identify concealed surface mold, such as mold hidden behind drywall and insulation.

If you did not already and want a radon test or a mold air quality test, contact FamilyGuard at your earliest convenience. Please note - testing for radon and mold are additional expenses and are not covered in a general home inspection.

## 3. Additional Services

Radon Test/Mold Test:

- Radon test no
- Mold test no

### 4. Additional Information

Observations:

- Please note, the house is aged. Aged houses can potentially have knob and tube wiring or had knob and tube wiring in the past. Knob and tube wiring is a potential safety hazard and does not meet modern day electrical standards. Knob and tube wiring can potentially be concealed behind walls, ceilings, etc.
- Please note, the house is aged. Aged houses can potentially have areas that contain lead based paint. Lead based paint is a potential safety hazard.
- Please note, the house is aged. Aged houses can potentially have building materials, such as floor tiles, ceiling tiles, insulation, siding, and roof shingles, that contain asbestos. Asbestos based products/materials are a potential safety hazard.

# **Cooling System**

### 1. Cooling System Information

Findings:

- Brand/Trane
- The approximate manufacture date is 2018

## 2. Refrigerant Type

Findings:

• R410

## 3. Cooling System



Findings:

- The temperature drop for the air conditioning was approximately 15 degrees Fahrenheit.
- Needs cleaning/serviced
- No current service record
- Service recommended



Condenser.



Condenser data plate.



The photo identifies the temperature of the supply air while the air conditioner was in operation. The approximate temperature of the supply air was 47 degrees Fahrenheit.



The photo identifies the temperature of the return air while the air conditioner was in operation. The approximate temperature of the return air was 62 degrees Fahrenheit.

# **Heating System**

## 1. Heating General Information

Brand/Approximate Age:

- Brand/Trane
- The approximate manufacture date is 2018

Heat Exchanger:

- Sealed
- Not visible

## 2. Energy Source

Type:

Ġas

### 3. Heating System



### Findings:

- No current service record
- Service recommended
- Furnace needs cleaning
- · Ductwork needs cleaning
- Please note, there is no indication that the furnace or air conditioning has experienced annual routine preventative maintenance. It is recommended that appliances have annual maintenance to prolong the life of the appliance, ensure the appliances are operating at optimal performance, keep warranties valid and help avoid unexpected/costly repairs.



Furnace.



The photo identifies the temperature of The photo identifies the temperature of the supply air while the furnace was in operation. The approximate temperature of the supply air was 137 degrees Fahrenheit.



the return air while the furnace was in operation. The approximate temperature of the return air was 78 degrees Fahrenheit.



The furnace is dirty. Recommend cleaning/servicing the furnace.



The HVAC ductwork lacks insulation. This is not a recommended practice. The lack of insulation along the ductwork can allow moisture and condensation to form along the ductwork. An active or intermittent water source can cause the ductwork to rust and corrode. A water source can also cause mold growth and property damage. This is located in the crawl space.



Potential asbestos based tape along the ductwork. Asbestos is a potential safety hazard.

# Plumbing

## 1. Main Water Shut-Off Valve

Location:



Basement



Main water shut off valve.

## 2. Main Fuel Shut-Off Valve

Location:

Exterior



Main fuel shut off valve.

## 3. Visible Water Distribution Plumbing

Materials:

- Copper
- Galvanized

## 4. Visible Drain/Vent Plumbing

Materials:

- PVC
- Galvanized

## 5. Condition Of Water Supply/Drain/Vents Plumbing



Findings:

- Limited visibility
- Rust/Corrosion
- S-traps/unconventional traps
- Hot water present
- Aged pipes
- Please review entire report

## 6. Visible Fuel Lines

Materials:

- Black iron
- Galvanized

## 7. Condition Of Fuel Lines

Findings:
• Rust/corrosion





Rust and corrosion along the fuel lines. Rust and corrosion can create holes along the fuel lines, thus creating a fuel leak.

## 8. Water Quality Test

Water quality test:

• No

## Water Heater

## 1. Water Heater General Information

Brand/Approximate Age:

- Brand/General Electric
- The approximate manufacture date is 2011

Type:

• Electric

### 2. Water Heater





Water heater.



Water heater data plate.



The wires are not wrapped in conduit. This is considered abnormal, amateur craftsmanship and a potential safety hazard. Wires should be wrapped in conduit to protect both humans and the electrical wiring. Wires that lack conduit can potentially get pulled, become loose, or damaged, thus creating shock hazards and/or fire hazards.



Cloth sheathing wiring observed. Cloth sheathing wiring is considered aged wiring. The cloth sheathing can become brittle due to age, thus causing wires to be exposed, which can cause spark, arcing and or fire. Also, cloth sheathing can potentially have asbestos in it. Asbestos is a potential safety hazard.

## **Electrical**

## 1. General Information

Location of panels:

- Basement
- Voltage/Amperage:
- 120/240 volts
- 100 amps

### 2. Branch Wire

Copper

### 3. Electrical

### Findings:

- Marginal Safety Hazard
- Rust/corrosion
- Circuit breaker panels less than 200 amps might not be able to meet modern day electrical demands.



Main circuit breaker.



Cloth sheathing wiring observed. Cloth sheathing wiring is considered aged wiring. The cloth sheathing can become brittle due to age, thus causing wires to be exposed, which can cause spark, arcing and or fire. Also, cloth sheathing can potentially have asbestos circuit to be isolated if the circuit needs in it. Asbestos is a potential safety hazard.



Double tapped neutral wires. Neutral wires should not share a terminal with any other wires, including ground wires. Double tapped neutrals are considered a safety hazard. Double tapped neutral wires do not allow the to be worked on. Also, double tapped neutral wires under the same terminal can become loose, which could lead to arcing, overheating, spark and/or fire.



Cloth sheathing wiring observed. Cloth sheathing wiring is considered aged wiring. The cloth sheathing can become brittle due to age, thus causing wires to be exposed, which can cause spark, arcing and or fire. Also, cloth sheathing can potentially have asbestos in it. Asbestos is a potential safety hazard.



Rust and corrosion within the circuit breaker panel. This is considered abnormal and a potential safety hazard. An active or intermittent water source can cause rust and corrosion. Rusted/corroded terminals and connections increase resistance in the circuit that can cause overheating, thus causing arcing, spark and/or fire. Some areas of rust and corrosion may not be visible and could be concealed behind breakers, wires, etc.

## 4. Service Wires/Meter





Unconventional vegetation along the service wires. This is considered abnormal. Excessive vegetation can cause property damage.

# Glossary

Term	Definition
GFCI	A special device that is intended for the protection of personnel by de-energizing a circuit, capable of opening the circuit when even a small amount of current is flowing through the grounding system.
PVC	Polyvinyl chloride, which is used in the manufacture of white plastic pipe typically used for water supply lines.